Case 10-51217-gwz Doc 1 Entered 04/06/10 10:41:20 Page 1 of 38 B1 (Official Form 1) (1/08)

United States Bankruptcy Court District of Nevada					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Mid FILER, PAUL WESLEY	dle):	Name of J	oint Debt	or (Spou	se) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye. (include married, maiden, and trade names):	ars				e Joint Debtor i ad trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 9353	I.D. (ITIN) No./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 1665 WENDY WAY RENO, NV		Street Add	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):				
RENO, NV	ZIPCODE 89509						ZIPCODE
County of Residence or of the Principal Place of Bus Washoe	siness:	County of Residence or of the Principal Place of Business:			ess:		
Mailing Address of Debtor (if different from street a	address)	Mailing A	ddress of	Joint De	btor (if differer	nt from stre	et address):
	ZIPCODE						ZIPCODE
Location of Principal Assets of Business Debtor (if o	different from street address	above):				<u> </u>	
							ZIPCODE
Type of Debtor (Form of Organization)		f Business one box.)					Code Under Which Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check box, ☐ Debtor is a tax-exen	npt Entity if applicable.) upt organization	under	Ch. Ch. Ch.	apter 9 apter 11 apter 12 apter 13 bts are primaril ts, defined in 1 D1(8) as "incurr vidual primaril	Reco Mair Chap Reco Nonr Nature of 1 (Check one y consumer 1 U.S.C. red by an y for a	box.)
	Title 26 of the Unite Internal Revenue Co	`	he	pers hole	sonal, family, o d purpose."	r house-	
Filing Fee (Check one bo	ox)	Check one	ham		Chapter 11 I	Debtors	
✓ Full Filing Fee attached			Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (Applicable t	o individuals only). Must		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
attach signed application for the court's considera is unable to pay fee except in installments. Rule 1 3A.		Debtor'	s aggrega s are less			ated debts o	wed to non-insiders or
Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideration for the court		Check all a	applicables being finders of the contract of t	le boxes: iled with the plan w	this petition		om one or more classes of
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for ☑ Debtor estimates that, after any exempt property distribution to unsecured creditors.			id, there	will be no	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		_			П		
1-49 50-99 100-199 200-999 1,0 5,0	· · · · · · · · · · · · · · · · · · ·	 10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets							
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1, \$50,000 \$100,000 \$500,000 \$1 million \$100,000 \$1, \$	000,001 to \$10,000,001 0 million to \$50 million	\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	1
Estimated Liabilities					·		1
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1, \$50,000 \$100,000 \$500,000 \$1 million \$100,000 \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1, \$1,		\$50,000,001 to \$100 million	\$100,00 to \$500	00,001	\$500,000,001 to \$1 billion	More than \$1 billion	1

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nc.
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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): FILER, PAUL WESLEY			
Prior Bankruptcy Case Filed Within Last 8	3 Years (If more than two, attach	additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, that I have informed the petitioner that [he or she] may procee chapter 7, 11, 12, or 13 of title 11. United States Code, are			
	X /s/ Rodney E. Sumpter Signature of Attorney for Debtor(s)	4/01/10 Date		
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ✓ No Exhi	ibit D			
(To be completed by every individual debtor. If a joint petition is filed, exercised Exhibit D completed and signed by the debtor is attached and ma	ach spouse must complete and atta	ch a separate Exhibit D.)		
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.			
	ng the Debtor - Venue			
(Check any a) Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180		is District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general parts.	•	this District.		
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]		
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	olicable boxes.)	•		
(Name of landlord or less)	or that obtained judgment)			
(Address of lar	ndlord or lessor)			
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos				
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	uring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(*This page must be completed and filed in every case*)

Name of Debtor(s):

FILER, PAUL WESLEY

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ PAUL WESLEY FILER

Signature of Debtor

PAUL WESLEY FILER

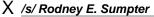
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 1, 2010

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Rodney E. Sumpter 899 Rodney E. Sumpter 139 Vassar Street Reno, NV 89502 (775) 323-4934 Fax: (775) 323-6114

resrnolaw@aol.com

April 1, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authoriz	ed Individual	1	
Printed N	ame of Auth	orized Indivi	idual	
Title of A	uthorized In	dividual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Fo	reign Representative	
rinted Name of	f Foreign Representative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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United States Bankruptcy Court District of Nevada

IN RE:		Case No.
FILER, PAUL WESLEY		Chapter 7
	Debtor(s)	•

	E TO CONSUMER DEBTOR(S) EE BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to	the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer is the Social Security	nber (If the bankruptcy not an individual, state number of the officer, ele person, or partner of tion preparer.)
X	(Required by 11 U.	S.C. § 110.)
partner whose Social Security number is provided above.	ponsible person, or	
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of the	ne Bankruptcy Code.
FILER, PAUL WESLEY	X /s/ PAUL WESLEY FILER	4/01/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court District of Nevada

IN RE:		Case No.
FILER, PAUL WESLEY		Chapter 7
,	Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,000,000.00		
B - Personal Property	Yes	3	\$ 28,490.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 2,409,809.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 241,646.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 10,164.00
	TOTAL	18	\$ 1,028,490.00	\$ 2,656,455.05	

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United States Bankruptcy Court District of Nevada

IN RE:		Case No.
FILER, PAUL WESLEY		Chapter 7
·	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 5,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 5,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,500.00
Average Expenses (from Schedule J, Line 18)	\$ 10,164.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 1,980.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,400,049.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 5,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 241,646.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,641,695.05

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	Case
Debtor(s)	

No. _

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY NATURE OF DEBTOR'S INTEREST IN PROPERTY NATURE OF DEBTOR'S INTEREST IN PROPERTY OF A SECURED CLAIM OR EXEMPTION AMOUNT OF SECURED CLAIM OR EXEMPTION AMOUNT OF SECURED CLAIM OR EXEMPTION
1600 Belford Road, Reno, NV 89509 Fee Simple 350,000.00 829,3
Single family residence located at 1665 Wendy Way, Reno, NV Fee Simple 650,000.00 1,570,0
89509

TOTAL

1,000,000.00

(Report also on Summary of Schedules)

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IN RE FILER, PAUL WESLEY	IN	RE	FILER.	PAUL	WESL	.EY
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Case	INO.

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		US Bank checking account, (Now Colonial Bank)		16.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Couch, two chairs, television, den couch, recliner, bed, dresser, night stands, dinette and chairs, computer, desk, kitchen items, linens, miscellaneous hand tools.		10,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing apparel and personal items		500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Edward Jones IRA Wachovia Securities IRA		224.00 0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Case	NI	_
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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1997 Jaguar XK8 Convertible 2D		7,990.00
	other vehicles and accessories.		2001 GMC Sierra 2500 HD		9,760.00
1	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		28,490.00

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(\mathsf{Check}\ \mathsf{one}\ \mathsf{box})$

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(If known)

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
JS Bank checking account, (Now Colonial Bank)	NRS 21.090(z)	16.00	16.0
Couch, two chairs, television, den couch, recliner, bed, dresser, night stands, dinette and chairs, computer, desk, kitchen items, inens, miscellaneous hand tools.	NRS § 21.090(1)(b)	10,000.00	10,000.0
Wearing apparel and personal items	NRS § 21.090(1)(b)	500.00	500.0
Edward Jones IRA	NRS § 21.090(1)(r)	224.00	224.0
1997 Jaguar XK8 Convertible 2D	NRS § 21.090(1)(f)	7,990.00	7,990.0

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2190			Revolving account opened 6/06 as	T	T		494,000.00	479,318.00
Bac Home Loans Servici Po Box 5170 Simi Valley, CA 93062			second deed of trust on real property located at 1600 Belford Road, Reno, NV 89509					
			VALUE \$ 350,000.00					
ACCOUNT NO. 0001			Installment account opened 5/07 on 2001				10,491.00	731.00
Clearstar Financial Cu Po Box 7255 Reno, NV 89510			GMC Sierra 2500 HD					
			VALUE \$ 9,760.00	1				
ACCOUNT NO. 9594			2006 - Second mortgage on real property				350,000.00	350,000.00
Indy Mac Bank P.O. Box 4045 Kalamazoo, MI 49003-4045			located at 1665 Wendy Way, Reno, NV 89509					
			VALUE \$ 650,000.00	1				
ACCOUNT NO.			Assignee or other notification for:	T	T			
Faslo Solutions, LLC P.O. Box 202166 Dallas, TX 75230			Indy Mac Bank					
			VALUE \$	1				
1 continuation sheets attached	1		(Total of the		otota		\$ 854,491.00	\$ 830,049.00
			(Use only on la		Tota page		\$ (Report also on	\$ (If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			2008 - Third deed of trust on real	+			55,000.00	55,000.00
Open 2 View			property located at 1665 Wendy Way,				33,033.33	33,033.03
C/O Robert Vinson, Esq			Reno, NV 89509					
865 Tahoe Blvd 214								
Incline Village, NV 89451			VALUE \$ 650,000.00	1				
7550	-			╁	-		225 249 00	
ACCOUNT NO. 7558	4		Mortgage account opened 12/01 as first deed of trust on real property located at				335,318.00	
Wachovia 4101 Wiseman Blvd			1600 Belford Drive, Reno, NV 89509					
San Antonio, TX 78251								
,								
			VALUE \$ 350,000.00					
ACCOUNT NO. 7092			Mortgage account opened 3/07 as first				1,165,000.00	515,000.00
Wells Fargo Hm Mortgag			deed of trust on real property located at 1665 Wendy Way, Reno, NV 89509					
3476 Stateview Blvd			1005 Welldy Way, Relio, NV 89509					
Fort Mill, SC 29715								
			VALUE \$ 650,000.00					
ACCOUNT NO.			,	\dagger				
ACCOUNT NO.								
			WALKER &					
	-		VALUE \$	╄	┡			
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	1				
Sheet no. 1 of 1 continuation sheets attac	ched	to		Sul	btot	∟ al		
Schedule of Creditors Holding Secured Claims			(Total of t				\$ 1,555,318.00	\$ 570 , 000 . 00
					Tot	al		

Total (Use only on last page)

\$ 2,409,809.00 \$ 1,400,049.00

(If known)

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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1 continuation sheets attached

Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. SSN			2008 - 1040 taxes						
Internal Revenue Service Centralized Insolvency Operations POB 21126 Philadelphia, PA 19114-0326			2009 - 1040 taxes				5,000.00	5,000.00	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no1 of1 continuation sheet: Schedule of Creditors Holding Unsecured Priority	att Cla	ached aims	to (Totals of th		age	e)	\$ 5,000.00	\$ 5,000.00	\$
(Use only on last page of the com	plet	ed Scl	nedule E. Report also on the Summary of Sch	nedu	Γota iles Γota	.)	\$ 5,000.00		
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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9229			Revolving account opened 8/06	П		T	
Advanta Bank Corp Po Box 844 Spring House, PA 19477							29,430.00
ACCOUNT NO. 6753			Revolving account opened 11/00	П		\Box	
Amex Po Box 3001 Malvern, PA 19355							6,068.00
ACCOUNT NO. 1243			Open account opened 5/00	П		7	0,000.00
Amex Po Box 3001 Malvern, PA 19355							4,615.00
ACCOUNT NO. 4953 Amex Po Box 3001 Malvern, PA 19355			Revolving account opened 4/00				3,0 10.00
							771.00
4 continuation sheets attached			(Total of th	Subt is pa			\$ 40,884.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	also atist	tica	n ıl	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6316							
Burgarello Alarm, Inc. 50 Snider Way Sparks, NV 89431	-						1,050.05
ACCOUNT NO. 3386			Revolving account opened 7/08				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Cap One Po Box 85520 Richmond, VA 23285							0.40.00
ACCOUNT NO. 0018			Revolving account opened 10/02				649.00
Chase Po Box 15298 Wilmington, DE 19850							15,695.00
ACCOUNT NO. 0002			Revolving account opened 11/93				10,000.00
Chase Po Box 15298 Wilmington, DE 19850							
ACCOUNT NO. 4317			Revolving account opened 10/97			\dashv	8,865.00
Chase Po Box 15298 Wilmington, DE 19850							2,083.00
ACCOUNT NO. 1651			Revolving account opened 9/89				2,063.00
Discover Fin Svcs Llc Po Box 3025 New Albany, OH 43054							11,480.00
ACCOUNT NO. 0128			Revolving account opened 3/08				11,400.00
Gemb/pearl Vision Fran Po Box 981439 El Paso, TX 79998							550.00
Sheet no. 1 of 4 continuation sheets attached to				Sub	tota		559.00
Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o	e) al n al	\$ 40,381.05

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0001			Installment account opened 8/06, deficiency after	H		H	
Great Basin Fed Cr Un 981 Bible Way Reno, NV 89502			voluntary repossession of a 2001 Mercedes Benz \$550				
ACCOUNT NO.			Assignee or other notification for:			H	11,649.00
Robert Broili, Esq. Barber, Karp & Assoc P.O. Box 836 Reno, NV 89504			Great Basin Fed Cr Un				
ACCOUNT NO. nkby			2008 - deficiency on leashold for business:	H		H	
Hallmark Investments 3100 Mill Street Reno, NV 89502			Discovery Home Mortgage				15,000.00
ACCOUNT NO.			Assignee or other notification for:			H	13,000.00
Discover Home Mortgage P.O. Box 3495 Lakeside Drive #71 Reno, NV 89509			Hallmark Investments				
ACCOUNT NO. 1717			Open account opened 12/09			\exists	
Ltd Financial Svcs Lp 7322 Southwest Fwy Ste 1 Houston, TX 77074							9,304.00
ACCOUNT NO.			Assignee or other notification for:	\Box		\dashv	9,304.00
Advantage Assets li Inc.			Ltd Financial Svcs Lp				
ACCOUNT NO. 8233	\vdash		Open account opened 5/09	H		\dashv	
Palisades Collection L Po Box 100018 Kennesaw, GA 30156							
	L			Ш		Ц	2,149.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub is p		- 1	\$ 38,102.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t also tatis	tica	n al	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. American Express			Assignee or other notification for: Palisades Collection L				
ACCOUNT NO. 4348 Remittance Assist Corp 77 Pringle Way Reno, NV 89502			Open account opened 7/09				
ACCOUNT NO. Renown South Meadows			Assignee or other notification for: Remittance Assist Corp				457.00
ACCOUNT NO. 4348 Renown South Meadows File 50000 Los Angeles, CA 90074-0000			1/09 - Medical Services				
ACCOUNT NO. United Collection Bureau P.O. Box 140250 Toledo, OH 43614			Assignee or other notification for: Renown South Meadows				456.00
ACCOUNT NO. 9353 State Of Nevada Dept. Of Trainig And Rehab 500 East Thrid Street Carson City, NV 89713			2010 - Demand for reimbursement of unemployment received.				
ACCOUNT NO. 1717 Thd/cbsd Po Box 6497 Sioux Falls, SD 57117			Revolving account opened 10/04				2,880.00
Sheet no 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p		- 1	9,304.00 § 13,097.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als	tica	n al	\$

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IIN	КE	FILER.	PAUL	. WESL	.EY

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6083			Revolving account opened 4/91				
Unvl/citi Po Box 20507 Kansas City, MO 64195			noversing account opened nov				27,487.00
ACCOUNT NO.			Assignee or other notification for:				21,101100
Jeffrey Sloane, Esq. Kravitz, Schnitzer Et Al 8985 S. Eastern Ave 200 Las Vegas, NV 89123			Unvl/citi				
ACCOUNT NO. 9509			Installment account opened 4/04, business credit				
Us Bank 205 W 4th St Cincinnati, OH 45202			line.				46,491.00
ACCOUNT NO.			Assignee or other notification for:				10,101100
Regent Asset Management 7290 Samuel Drive Suite 300 Denver, CO 80221			Us Bank				
ACCOUNT NO. 2738			Revolving account opened 8/06				
Us Bank 205 W 4th St Cincinnati, OH 45202							1,057.00
ACCOUNT NO. 0433	Х		Revolving account opened 8/06 as business line			_	1,037.00
Us Bk Rms Cc 101 5th St E Ste A St Paul, MN 55101							
	L		Describing a second 10/05				6,640.00
ACCOUNT NO. 3479 Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038			Revolving account opened 2/05				
Sheet no. 4 of 4 continuation sheets attached to					tota		27,507.00
Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als atis	age Fota o o	e) al n al	\$ 109,182.00 \$ 241,646.05

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B6G (Official Form 6G) 3567 10-51217-gwz	Doc 1	Entered 04/06/10 10:41:20	Page 23 of 38
R6G (Official Form 6G) (12/147)	D 00 .	2110104 0 1/00/10 10:11:20	1 ago =0 01 00

	Case No
Debtor(s)	

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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BOH (UITICIAL FORM OPT) T17/07/11			

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
iscover Home Mortgage .O. Box 3495 Lakeside Drive 71 eno, NV 89509	Us Bk Rms Cc 101 5th St E Ste A St Paul, MN 55101

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R61 (Official Form 61 CASE	10-51217-gwz	Doc 1	Entered 04/06/10 10:41:20	Page 25 of 38
DOL COHICIAL FOLLIL OLI (12/07)				

Debtor(s)	

(If known)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	al Status DEPENDENTS OF DEBTOR AND SPOUSE				
Single	RELATIONSHIP(S):				AGE(S):
EMPLOYMENT:	DEBTOR			SPOUSE	
Occupation					
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average)	age or projected monthly income at time case filed)			DEBTOR	SPOUS
	es, salary, and commissions (prorate if not paid mont	hly)	\$		\$
2. Estimated monthly overtim	ne e		\$		\$
3. SUBTOTAL			\$	0.00	\$
4. LESS PAYROLL DEDUC	TIONS				
a. Payroll taxes and Social S	Security		\$		\$
b. Insurance			\$		\$
c. Union dues			\$		\$
d. Other (specify)			\$		\$
			<u>\$ </u>		\$
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	0.00	\$
6. TOTAL NET MONTHLY	Y TAKE HOME PAY		\$	0.00	\$
	ation of business or profession or farm (attach detailed	d statement)	\$		\$
8. Income from real property			\$		\$ \$
9. Interest and dividends			\$		\$
that of dependents listed above		r's use or	\$		\$
11. Social Security or other go					
(Specify)			\$		\$
12. Pension or retirement inco	200		\$		\$
13. Other monthly income	ome		э —		Φ
(Specify) Roomate Contril	bution		\$	1.500.00	\$
(Speeny) iteemate commi			\$	1,000.00	\$
			\$		\$
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	1,500.00	\$
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on lines 6 and 14)		\$	1,500.00	\$
16. COMBINED AVERAG if there is only one debtor rep	E MONTHLY INCOME: (Combine column totals freat total reported on line 15)	from line 15;		\$	1,500.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE FILER, PAUL WESLEY		

	Case No	
Debtor(s)		(If know

Debtor(s)	(If know	wn)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTO	R(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Proquarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	te schedule of
 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No 	\$	8,600.00
b. Is property insurance included? Yes No 2. Utilities:		
a. Electricity and heating fuel	\$	600.00
b. Water and sewer	\$	50.00
c. Telephone	\$	50.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	300.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	40.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	80.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	<u>\$</u>	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Φ.	
a. Auto	\$	289.00
b. Other	\$	
44.41	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	75.00
17. Other Personal Care And Expenses	\$	75.00
	*	
	\$	
19 AVEDACE MONTHI V EVDENCES (Total lines 1 17 Depart also on Summary of Selectules and if		
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		10 101 00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	I \$	10,164.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: Expenses reflect mortgage that is not being paid, however, debtor anticipates renting a new residence which will necessitate lease payments.

20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

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a. Average monthly income from Line 15 of Schedule I	\$ 1,500.00
b. Average monthly expenses from Line 18 above	\$ 10,164.00
c. Monthly net income (a. minus b.)	\$ -8,664.00

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Debtor(s)

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: April 1, 2010 Signature: /s/ PAUL WESLEY FILER Debtor **PAUL WESLEY FILER** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

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United States Bankruptcy Court District of Nevada

		District of Novada	
IN	RE:		Case No.
FII	LER, PAUL WESLEY		Chapter 7
	Debtor(s		•
	DISCLOSURE OF O	COMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 one year before the filing of the petition in bankruptcy, of or in connection with the bankruptcy case is as follow	or agreed to be paid to me, for services rendered or to	
	For legal services, I have agreed to accept		\$\$,
	Prior to the filing of this statement I have received $\ \ldots$		\$ 700.00
	Balance Due		\$\$500.00
2.	The source of the compensation paid to me was: \square	ebtor Other (specify):	
3.	The source of compensation to be paid to me is:	ebtor Other (specify):	
4.	I have not agreed to share the above-disclosed comp	pensation with any other person unless they are members	pers and associates of my law firm.
	I have agreed to share the above-disclosed compens together with a list of the names of the people shari-		or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rea	nder legal service for all aspects of the bankruptcy case	e, including:
	b. Preparation and filing of any petition, schedules, sta	tors and confirmation hearing, and any adjourned hea	
6.	By agreement with the debtor(s), the above disclosed fee	e does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement of any approceeding.		sentation of the debtor(s) in this bankruptcy
	April 1, 2010	/s/ Padnay E. Sumator	
_	Date	/s/ Rodney E. Sumpter Rodney E. Sumpter 899 Rodney E. Sumpter 139 Vassar Street Reno, NV 89502 (775) 323-4934 Fax: (775) 323-6114 resrnolaw@aol.com	

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United States Bankruptcy Court District of Nevada

IN RE:	Case No
FILER, PAUL WESLEY	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2010 Wages 24,549.00 2009 Wages 0.00 2008 Wages

17,500.00 2007 Wages

-

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2010 - Other Income

2,880.00 2009 - Unemployment

51.101.00 2008 Pension Distribution and unemployment

0.00 2007 - Other income

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

Citibank (South Dakota) N.A. v.

NATURE OF PROCEEDING **Collection action**

COURT OR AGENCY AND LOCATION Second Judicial, Reno, NV

DISPOSITION Judgment 2/12/10 for \$27,487 +.

Paul W. Filer, CV09-02696

Great Basin Credit Union v. Paul Collection action after deficiency Second Judicial, Reno, NV

Judgment 8/14/09

STATUS OR

on motor vehicle

W. Filer, CV09-00477

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

Wells Fargo Bank **POB 5169**

Sioux Falls, SD 57117-5169

FORECLOSURE SALE, DESCRIPTION AND VALUE TRANSFER OR RETURN OF PROPERTY

Pending

1665 Wendy Way, foreclosure pending sale

Pending 1600 Belford, pending sale 4/26/10

6. Assignments and receiverships

Wachovia

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Rodney E. Sumpter 139 Vassar Street Reno, NV 89502

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 04/01/10

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 700.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 1, 2010	Signature /s/ PAUL WESLEY FILER	
	of Debtor	PAUL WESLEY FILER
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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United States Bankruptcy Court District of Nevada

IN RE: FILER, PAUL WESLEY		Case No Chapter <u>7</u>	
CHAPTER 7	INDIVIDUAL DEBTO	R'S STATEMENT OF	FINTENTION
PART A – Debts secured by property of estate. Attach additional pages if necessity.		fully completed for EACH	I debt which is secured by property of the
Property No. 1			
Creditor's Name: Bac Home Loans Servici		Describe Property Securing Debt: 1600 Belford Road, Reno, NV 89509	
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (c Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for examp	le, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not clair	ned as exempt		
Property No. 2 (if necessary)			
Creditor's Name: Clearstar Financial Cu		Describe Property Securing Debt: 2001 GMC Sierra 2500 HD	
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (c ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	heck at least one):	(for examp	le, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not clair	ned as exempt	`	
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three c	olumns of Part B must be c	ompleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
2 continuation sheets attached (if an	<i>y)</i>		1
declare under penalty of perjury the personal property subject to an unex		intention as to any prope	rty of my estate securing a debt and/or
Date: April 1, 2010	/s/ PAUL WESLEY I	FILER	
• • • •	Signature of Debtor		

Signature of Joint Debtor

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CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continua	atıon
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Continuation sheet ___1 of ___2

Property No. 3			
Creditor's Name: Indy Mac Bank			rty Securing Debt: sidence located at 1665 Wendy Way, Reno, N
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(fc	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as	exempt		
Property No. 4]	
Creditor's Name: Open 2 View		Describe Prope Single family re	rty Securing Debt: sidence located at 1665 Wendy Way, Reno, N
Property will be <i>(check one)</i> : ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain			or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as	exempt		
Property No. 5			
Creditor's Name: Wachovia			rty Securing Debt: pad, Reno, NV 89509
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(fc	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt			
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No.			·
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
	1		_

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CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

ľ	'AR'I	\mathbf{A} –	Continuation
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Continuation sheet **2** of **2**

	Property No. 6			
	Creditor's Name: Wells Fargo Hm Mortgag			operty Securing Debt: y residence located at 1665 Wendy Way, Reno, N
Ī	Property will be (check one): ✓ Surrendered ☐ Retained			
	If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt Property No.		(for example, avoid lien using 11 U.S.C. § 522(f)).	
L [
	Creditor's Name:		Describe Pro	operty Securing Debt:
© 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only	Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain Property is (check one):			(for example, avoid lien using 11 U.S.C. § 522(f)).
c. [1-800	Claimed as exempt Not claimed as exempt			
ing, In	Property No.			
10 EZ-Fi	Creditor's Name:		Describe Pro	operty Securing Debt:
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt			(for example, avoid lien using 11 U.S.C. § 522(f)).	
]	PART B – Continuation	1		
	Property No.	Denselle Learnell	D	To a contract of the contract
	Lessor's Name:	Describe Leased	rroperty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Ī	Property No.			
	Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

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United States Bankruptcy Court District of Nevada

IN RE:		Case No
FILER, PAUL WESLEY		Chapter 7
	Debtor(s)	- ·
	VERIFICATION OF CREDITOR MATE	RIX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditor	rs is true to the best of my(our) knowledge.
Date: April 1, 2010	Signature: /s/ PAUL WESLEY FILER	
	PAUL WESLEY FILER	Debtor
Date:	Signature:	
		Joint Debtor, if any

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FILER, PAUL WESLEY 1665 WENDY WAY **RENO, NV 89509**

Discover Home Mortgage P.O. Box 3495 Lakeside Drive **#71** Reno, NV 89509

Palisades Collection L Po Box 100018 Kennesaw, GA 30156

Rodney E. Sumpter 139 Vassar Street Reno. NV 89502

Faslo Solutions. LLC P.O. Box 202166 Dallas, TX 75230

Regent Asset Management 7290 Samuel Drive Suite 300 **Denver, CO 80221**

Advanta Bank Corp Po Box 844 Spring House, PA 19477 Gemb/pearl Vision Fran Po Box 981439 El Paso. TX 79998

Remittance Assist Corp 77 Pringle Way Reno, NV 89502

Amex Po Box 3001 Malvern, PA 19355 Great Basin Fed Cr Un 981 Bible Way Reno, NV 89502

Renown South Meadows File 50000 Los Angeles, CA 90074-0000

Bac Home Loans Servici Po Box 5170 Simi Valley, CA 93062

Hallmark Investments 3100 Mill Street Reno, NV 89502

Robert Broili, Esq. Barber, Karp & Assoc P.O. Box 836 Reno, NV 89504

Burgarello Alarm, Inc. 50 Snider Way Sparks, NV 89431

Indy Mac Bank P.O. Box 4045 Kalamazoo, MI 49003-4045

State Of Nevada Dept. Of Trainig And Rehab 500 East Thrid Street Carson City, NV 89713

Cap One Po Box 85520 Richmond, VA 23285 Internal Revenue Service **Centralized Insolvency Operations**

POB 21126

Philadelphia, PA 19114-0326

Thd/cbsd Po Box 6497 Sioux Falls, SD 57117

Chase Po Box 15298 Wilmington, DE 19850 Jeffrey Sloane, Esq. Kravitz, Schnitzer Et Al 8985 S. Eastern Ave 200 Las Vegas, NV 89123

United Collection Bureau P.O. Box 140250 Toledo, OH 43614

Clearstar Financial Cu Po Box 7255 Reno, NV 89510

Ltd Financial Svcs Lp 7322 Southwest Fwy Ste 1 Houston, TX 77074

Unvl/citi Po Box 20507 Kansas City, MO 64195

Discover Fin Svcs Llc Po Box 3025 New Albany, OH 43054 Open 2 View C/O Robert Vinson, Esq. 865 Tahoe Blvd 214 Incline Village, NV 89451 **Us Bank** 205 W 4th St Cincinnati, OH 45202 Us Bk Rms Cc 101 5th St E Ste A St Paul, MN 55101

Wachovia 4101 Wiseman Blvd San Antonio, TX 78251

Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038

Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715